

ECONOMIC CHARACTERISTICS

In addition to being a population center for East King County, Bellevue is also a major regional employment center. According to estimates for the year 2000 from the State Employment Security Division, there are approximately 120,000 people¹ who work in Bellevue.

The 2000 Census provides much information that helps profile Bellevue's economic characteristics, including educational attainment levels, professions, labor force composition, and income. It is important to point out that the information profiled here pertains to Bellevue residents, not those who work in Bellevue (although many Bellevue residents also work in the city, as will be discussed more below). However, the information profiled in this section does provide much insight into factors explaining Bellevue's economic strength.

Educational Attainment

Educational Attainment of Bellevue Residents

The table below summarizes educational attainment levels for Bellevue residents 25 years and older in 1990 and 2000.

Bellevue Level of Educational Attainment 1990 and 2000		
Level of Attainment*	1990	2000
Not a high school graduate	5.8%	5.7%
High school graduate (includes equivalency)	15.5%	12.7%
Some college, no degree	25.2%	20.6%
Associate degree	7.8%	6.9%
Bachelor's degree	31.4%	34.7%
Graduate or professional degree	14.2%	19.4%
<i>* For adults 25 years and older</i>		

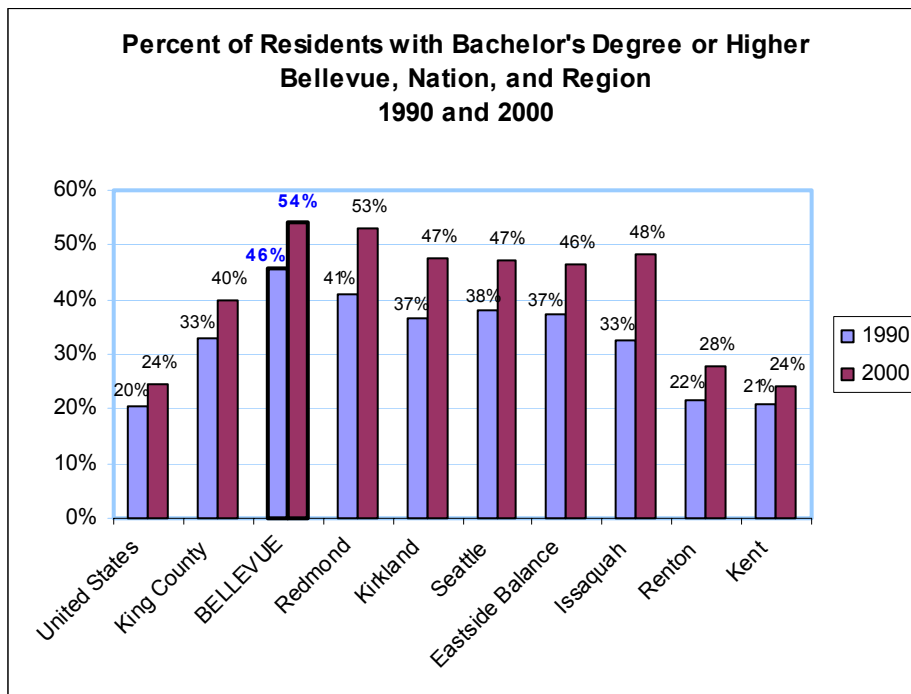
Bellevue adults are increasingly highly educated. In 1990 almost half (45.6%) of Bellevue residents 25 years and older had at least a bachelor's degree. By 2000 the percentage of college degreed residents over age 25 increased to over half (54.1%). The percentages of Bellevue residents with college degrees and graduate level degrees increased between 1990 and 2000, while the percentage of residents with a high school degree or less decreased from 21.3% to 18.4%—less than one-fifth of the adult population.

¹ This number refers to "covered" employees, meaning employees that are covered by state unemployment insurance. This number does not include corporate officers or sole proprietors, for example, meaning that Bellevue's total number of employees is higher (perhaps by 10 percent or more). For more information on covered employment in the region, see http://www.psrc.org/datapubs/data/employment_est.htm.

Educational Attainment of Residents 25 Years or Older - Bellevue and Other Jurisdictions

The charts below show how educational attainment levels in Bellevue residents in 2000 compared with residents from King County as a whole and some other jurisdictions within the County, and how levels have changed since 1990.

Level of Educational Attainment Bellevue and the Region 2000								
	King County	BELLEVUE	Eastside Balance	Redmond	Kirkland	Seattle	Renton	Kent
Not a high school graduate	9.7%	5.7%	5.9%	5.5%	4.6%	10.5%	13.4%	13.4%
High school graduate (includes equivalency)	19.2%	12.7%	16.5%	11.5%	15.8%	15.3%	25.2%	26.4%
Some college, no degree	23.6%	20.6%	23.5%	22.4%	24.8%	20.6%	25.9%	27.3%
Associate degree	7.5%	6.9%	7.8%	7.7%	7.3%	6.4%	7.7%	9.0%
Bachelor's degree or higher	40.0%	54.1%	46.3%	52.9%	47.4%	47.2%	27.8%	24.0%



As shown in the table above and the chart to the left, Bellevue and Eastside residents generally are more highly educated than are residents of King County as a whole. Approximately 40 percent of adults over the age of 25 countywide had a college degree or higher, as compared to 54 percent of adults in Bellevue. In addition, Bellevue has twice the percentage of adult residents with a graduate or professional degree (19 percent) than the United States as a whole (9 percent).

King County residents generally have more formal education than do U.S. residents as a whole. According to the 2000 Census, one quarter of US residents over 25 years of age reported having at least a bachelor's degree; this compares to an estimated 40 percent in King County. In addition, between 1990 and 2000,

communities throughout King County have experienced a large increase in the proportion of residents who have earned at least a bachelor's degree.

KEY FINDINGS

Educational Attainment

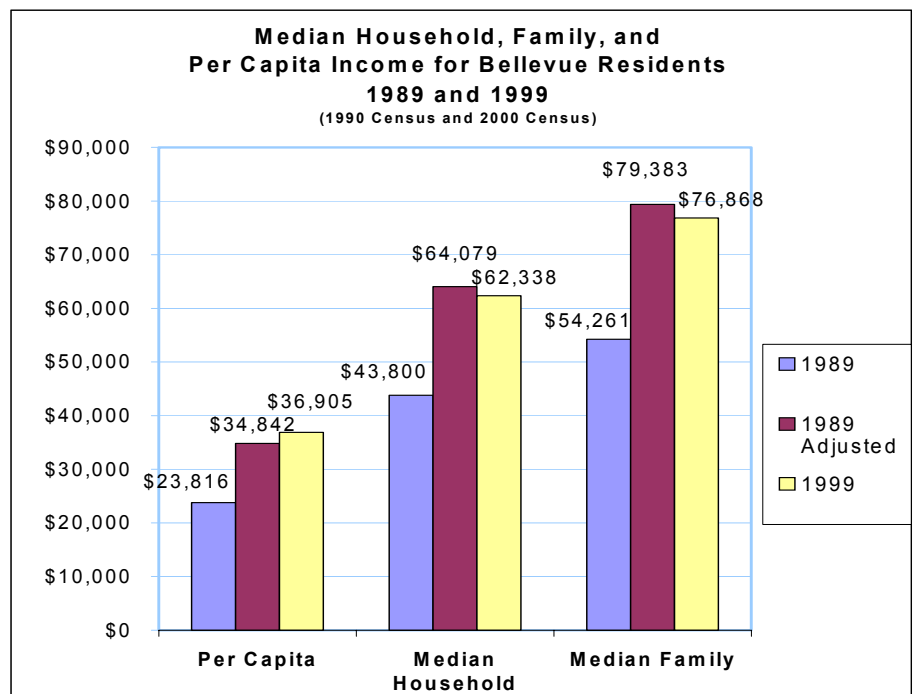
- Bellevue adults are highly educated, and increasingly so. The percentage of Bellevue residents 25 years of age or older with at least a bachelor's degree went from 46 percent in 1990 to 54 percent in 2000.
- Educational attainment levels for adult residents of King County are higher than they are in the United States (40 percent of King County adults have at least a bachelor's degree, as opposed to 25 percent of adults nationwide). Educational attainment levels in Bellevue and for Eastside jurisdictions in general are higher than they are countywide.

Income

One of the most fundamental indicators of what is occurring in any community, including Bellevue, is income. The Census provides information on income for individuals, households, and families. It should be noted that even though the census was conducted in April, 2000, income is measured for the year previous (1999). The same is true of data collected in the 1990 census (which was based on income in 1989). Therefore, the data reported here from the 2000 Census is now several years old, and may not reflect existing conditions. However, it is the most current information available, and still allows for analysis of trends for both the city and within the region.

Income Information for Bellevue

The adjacent chart summarizes changes in Bellevue's median income categories (household, family, and per capita²) since the 1990 Census. It should be noted that inflation over time changes the value of income in real terms. In order to do a true comparison of what has occurred with income between 1989 (as measured in the 1990 Census) and 1999 (as measured in the 2000 Census), it is necessary to adjust 1989 income by the inflation rate during that decade. Therefore, in the chart,



²“Per capita” income is the mean income computed for every man, woman and child in Bellevue, and is derived by dividing the total income generated in the community by the total population.

comparisons are made between 1989 and 1999 income, with income adjusted for inflation. This provides a more accurate analysis of trends regarding real income growth between the 1990 and 2000 Census. As shown in the chart, although median household income in Bellevue rose substantially between 1989 and 1999, it actually rose at below the rate of inflation during that time period. Family income also rose at a rate slightly lower than the inflation rate between the 1990 and 2000 Census. Per capita income rose at a rate higher than inflation. This is likely due to the fact that per capita income measures *average* income (as opposed to *median*) and is therefore more likely to reflect residents with very high incomes. As will be discussed more in the next section, there was a higher percentage of Bellevue residents with high household incomes (over \$150,000) than in the county as a whole.

The adjacent table summarizes income distribution patterns for Bellevue households and families. As shown, income distribution for households as a whole and for families is slightly different; families are less likely to have low incomes,

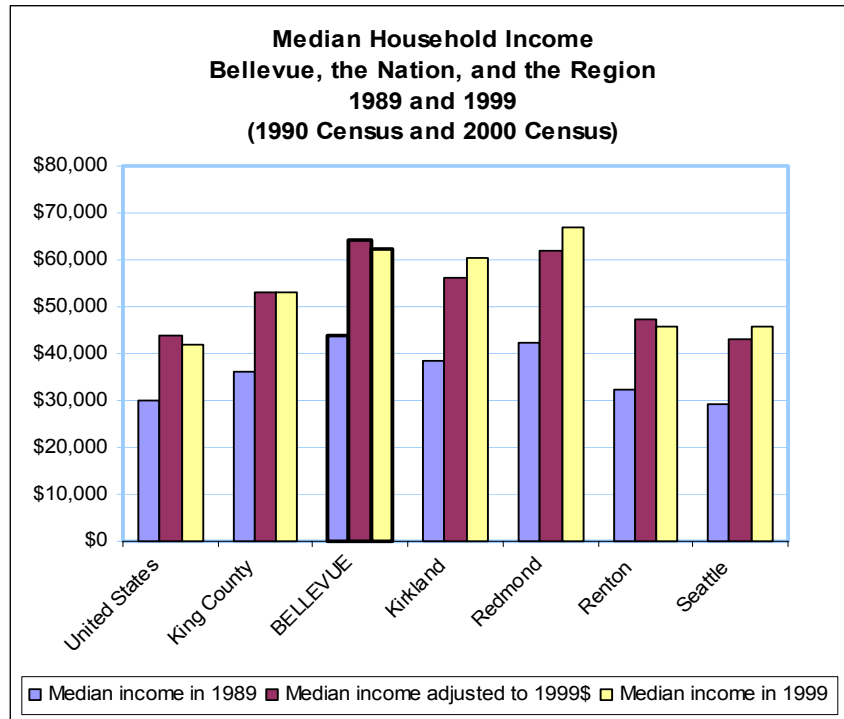
and more likely to have higher incomes, than households generally. This can be explained in part by the fact that many households in Bellevue consist of one person, whereas family households are more likely to have two members in the labor force. For example, approximately 15 percent of all households in Bellevue had incomes below \$25,000 in 1999, while only 8.7 percent of families did. Conversely, 26.5 percent of households had incomes above \$100,000; this is a fairly high percentage, but not as high as for families, 34.3 percent of which had incomes above \$100,000.

Income Distribution for Bellevue Households and Families 1999 (2000 Census)				
Income Category	Households		Families	
	Total	Percent	Total	Percent
Total:	45,787	100	29,138	100
0-\$10,000	1,954	4.3	758	2.6
\$10,000-\$14,999	1,557	3.4	529	1.8
\$15,000-\$24,999	3,290	7.2	1,256	4.3
\$25,000-\$34,999	3,942	8.6	1,844	6.3
\$35,000-\$49,999	6,957	15.2	3,548	12.2
\$50,000-\$74,999	9,333	20.4	6,127	21.0
\$75,000-\$99,999	6,648	14.5	5,064	17.4
\$100,000-\$149,999	6,714	14.7	5,490	18.8
\$150,000-\$199,999	2,479	5.4	2,104	7.2
Over \$200,000	2,913	6.4	2,418	8.3

Income Patterns – Regional and National Comparisons

The 2000 Census shows that there is wide variation within the state and the region on income patterns. Generally speaking, jurisdictions within the Central Puget Sound region have higher median incomes than do counties in other parts of the state. Even within King County there are wide variations relating to income, as shown in the following tables and charts.

As shown in the adjoining chart, median household income not only grew at fairly stagnant rates in Bellevue between 1989 and 1999, it also did so for the county as a whole, the State of Washington, and the United States. In fact within the U.S. as a whole, median household income, when adjusted for inflation, actually fell to a small extent between 1989 and 1999.



Median Household Income Bellevue and Other King County Jurisdictions 1989 and 1999 (1990 Census and 2000 Census)				
	1989 Median Household Income	1989 Median Household Income Adjusted for Inflation	1999 Median Household Income	Percent Growth Between 1989 Adjusted and 1999
King County	\$36,179	\$52,930	\$53,157	0.4
BELLEVUE	\$43,800	\$64,079	\$62,338	-2.7
Redmond	\$42,299	\$61,883	\$66,735	7.8
Kirkland	\$38,437	\$56,233	\$60,332	7.3
Issaquah	\$35,422	\$51,822	\$57,892	11.7
North Bend	\$29,020	\$42,456	\$61,543	44.9
Seattle	\$29,353	\$42,943	\$45,736	6.5
Renton	\$32,393	\$47,391	\$45,820	-3.3

As indicated in the above table, there is wide variation within the region on changes to median household income since the 1990 census. In Bellevue, as with other jurisdictions in King County such as Renton, income growth, when adjusted for inflation, was stagnant, and in fact declined in real terms. In other jurisdictions, such as Redmond and Kirkland, it grew, and in a few jurisdictions (such as North Bend and other communities that tended to be on the urban fringe) median grew by more than one-third.

While median household income declined in real terms between 1989 and 1999, Bellevue still has one of the highest median incomes in the County, the region, and the state. Cities with higher median incomes than Bellevue in King County were smaller Eastside cities such as Sammamish and Medina.

Income Distribution for Households Bellevue and Other Jurisdictions 1999 (2000 Census)							
Income Category	Percent of Households in Income Category						
	King County	BELLEVUE	Seattle	Redmond	Kirkland	Sammamish	Renton
0-\$14,999	10.6	7.7	14.5	5.9	7.1	2.3	12.7
\$15,000-\$34,999	20.2	15.8	23.5	14.7	15.7	5.9	23.9
\$35,000-\$49,999	15.6	15.2	15.9	13.8	16.3	6.8	17.3
\$50,000-\$74,999	21.2	20.4	18.9	22.4	23.1	15.2	23.2
\$75,000-\$99,999	13.6	14.5	11.4	16.6	15.6	18.4	11.4
\$100,000-\$149,999	11.5	14.7	9.4	16.3	13.3	25.8	7.8
\$150,000 and over	7.2	11.8	6.4	10.3	8.9	25.5	3.7

There is wide variation of income categories for cities within King County. Bellevue had a lower percentage of households earning less than \$35,000 than did the County as a whole and Seattle, but a higher percentage than other Eastside cities, such as Sammamish.

KEY FINDINGS

Income

- Median household and family incomes in Bellevue, while higher than the county and regional averages, did not increase in real terms (after adjustments for inflation) between 1989 and 1999.
- There is increasing disparity in household incomes in Bellevue. In 1999, approximately 15 percent of households had incomes below \$25,000, while approximately 12 percent of households had incomes above \$150,000.
- Median household incomes are higher in King County as a whole than they are in the United States or Washington State as a whole. Within King County, there is wide variation among jurisdictions, with cities on the Eastside tending to have higher median household incomes than cities elsewhere in the county.

Poverty Level

The census measures the number and percentage of families and individuals whose incomes are below federal poverty standards (based on their income in 1999). Poverty is measured for purposes of the census by using several thresholds that vary by family or household size. A family's or individual income was then compared to the appropriate thresholds to establish poverty level. For example, in the 2000 Census a family of four with an income of under \$17,500 was considered below poverty level. These income thresholds are consistent throughout the country.

It should be noted again that the census data just being released measured poverty status in 1999 and that poverty rates in Bellevue *may* have increased since 1999 due to recent changes in the national economy, particularly the recent recession. Recent supplemental census data collected for 2001 (and just released in summer, 2002) shows that nationally, the poverty rate increased between 2000 and 2001 by one-half of a percentage point. The Central Puget Sound region has been hit hard by the recent recession, and it should be noted that income distribution and poverty levels in Bellevue might be somewhat different now than they were in 1999 and 2000.

Poverty Statistics for Bellevue

The following tables summarize the census findings for individuals and families in Bellevue.

Poverty Status of Bellevue Families and Individuals 1989 and 1999 (1990 Census and 2000 Census)				
Subject	1989	1999	Change 1989-1999	
			Total	Percent
Individuals with Incomes Below Poverty Level	4,807	6,162	1,355	28.2
Families with Incomes Below Poverty Level	811	1,120	309	38.1

As shown on the previous table, the number of individuals in poverty grew at about the same percentage between the 1990 and 2000 census as total population (28 percent to 26 percent, respectively). The number of families in poverty increased at a rate faster than overall growth in families during this same time period (38 percent to 28 percent, respectively).

Families and Individuals below Poverty Level in Bellevue 1999 (2000 Census)		
Subject	Number Below Poverty Level	Percent Below Poverty Level
Families (total)	1,120	3.8
▪ Families with related children under Age 18	707	5.3
▪ Families with related children under Age 5	242	4.7
▪ Families with female householder, no husband present	417	13.1
- With related children under Age 18	367	20.1
- With related children under Age 5	114	31.8
Individuals (total)	6,162	5.7
▪ 65 years and over	902	6.3

The overall percentage of Bellevue individuals and families with incomes below poverty status is fairly low. However, poverty rates are much higher for certain segments of the population, such as families headed by a single female with children (and in particular, young children).

Poverty Status for Native and Foreign-Born Residents in Bellevue 1999 (2000 Census)				
Population Group	Total	Number Not in Poverty	Number in Poverty	% in Poverty
Total Population ³	108,648	102,486	6,162	5.7
▪ Native Population	81,900	78,298	3,602	4.4
▪ Foreign-Born Population	26,748	24,188	2,560	9.6

Foreign-born residents of Bellevue are more likely to have incomes below poverty level, but the vast majority of foreign-born residents (over 90 percent) are not poor. Approximately 75 percent of foreign-born residents who had incomes below the poverty level were not U.S. citizens.

³ This represents the total population for whom poverty status was determined, which is slightly different from total population (which in 2000 was 109,569). The group above does not include persons institutionalized, in college dormitories, etc.

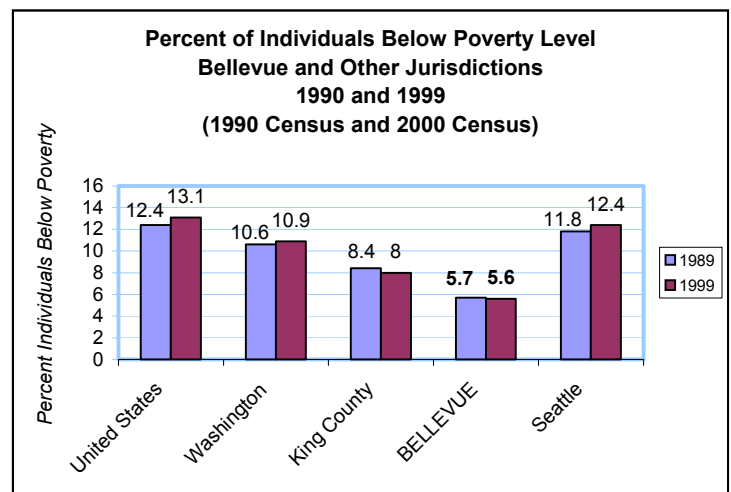
Poverty Status – Regional and National Comparisons

The tables and charts in this section present information comparing poverty rates for Bellevue families and individuals with other communities in the Puget Sound region. There are also comparisons of changes in poverty rates between the 1990 and 2000 Census for the United States, Washington State, and other parts of the region.

Individuals and Families Below Poverty Level Bellevue and the Region 1989 and 1999 (1990 Census and 2000 Census)					
Jurisdiction	Year	Percent of Individuals and Families Below Poverty			
		Total Individuals	Individuals-- Related Children Under 18	Individuals 65 Years and Older	Total Families
Central Puget Sound Region	1999	8.6	10.5	7.3	5.8
	1989	8.5	11.1	7.7	6.0
King County	1999	8.4	9.9	7.4	5.3
	1989	8.0	9.8	7.3	5.0
BELLEVUE	1999	5.7	5.9	6.3	3.8
	1989	5.6	7.5	4.5	3.4
Eastside Balance	1999	4.9	5.8	4.7	3.4
	1989	3.9	4.3	5.0	2.5
Redmond	1999	5.3	6.3	6.5	3.3
	1989	3.6	4.1	5.1	1.9
Kirkland	1999	5.3	6.3	5.0	3.9
	1989	5.7	7.4	5.7	3.6
Seattle	1999	11.8	14.5	10.2	6.9
	1989	12.4	16.2	9.0	7.4
Renton	1999	9.7	13.5	8.4	7.0
	1989	7.0	9.8	7.5	5.6
Kent	1999	11.6	16.7	9.3	8.7
	1989	8.8	14.3	7.5	6.6

As indicated in the above table, there was relatively little change in poverty status for most jurisdictions in the Puget Sound region between the 1990 and 2000 Census. Within King County, cities on the Eastside, including Bellevue, had lower poverty rates than Seattle or cities in South King County⁴. King County and many cities within King County, including Bellevue, had lower rates of poverty than the United States or Washington State as a

⁴ For more information and analysis of poverty rates within the Central Puget Sound region, see <http://www.psrc.org/datapubs/pubs/trends/e12trend.pdf>.



whole⁵. The rates for families and individuals below poverty level were higher in areas of the state outside of the region.

KEY FINDINGS

Poverty

- Poverty rates for families and individuals stayed fairly constant between 1989 and 1999 in Bellevue. While poverty rates were relatively low for the population generally, they were higher for some segments of the population, such as single-parent households.
- Poverty rates generally did not increase substantially throughout King County between 1989 and 1999. There is a wide variation of poverty rates for jurisdictions within King County, although poverty rates are generally lower in King County than in other parts of the state.

⁵ For more information and analysis of poverty rates within all of Washington State, see <http://www.ofm.wa.gov/census2000/sf3/20020507.pdf>.

Labor Force

The Census provides information on employment status and occupations of residents. It is important to note that this information is for those who live in Bellevue, not those who work in Bellevue (although some Bellevue residents also work in the community).

Labor Force Information for Bellevue

The following tables outline numbers and trends regarding Bellevue's labor force composition.

Labor Force Composition for Bellevue Residents 1990 and 2000						
Subject	1990		2000		Change 1990-2000	
	Total	Percent	Total	Percent	Total	Percent
Population over age 16	70,757	100	88,716	100	17,959	25.4
Population over age 16 in the labor force	51,478	72.8	59,896	67.5	8,418	16.4
Females over age 16	36,579	100	45,157	100	8,578	23.5
Females over age 16 in the labor force	23,450	64.1	26,526	58.7	3,076	13.1
Total Employed civilian population*	49,880	100	57,415	100	7,535	15.1
Population* employed in management or professional occupations	19,858	39.8	30,489	53.1	10,631	53.5
Population* employed in service occupations	4,628	9.3	5,827	10.1	1,199	25.9
Population* employed in sales and office occupations	18,814	37.7	15,137	26.4	-3,677	-19.5
Population* employed in construction occupations	3,081	6.2	2,358	4.1	-723	-23.5
Population* employed in production/transportation occupation	3,023	6.1	3,572	6.2	549	18.2
*Over age 16						

As indicated in the table above, the percentages of Bellevue residents and females over age 16 in the labor force have declined since 1990. One reason for this is likely due to the fact that a higher percentage of Bellevue residents were over age 65 in 2000 than in 1990 (see Households chapter), and thus likely no longer in the work force.

One significant finding is that the number and percentage of Bellevue residents who are in management or professional occupations has risen dramatically since 1990 (an increase of 53 percent). Over half of all Bellevue residents in the labor force (53.1 percent) have management or professional jobs.

Place of Work for Bellevue Residents 1990 and 2000						
Subject	1990		2000		Change 1990-2000	
	Total	Percent	Total	Percent	Total	Percent
Total workers over age 16	49,036	100	56,474	100	7,438	15.2
Workers over age 16 who worked in King County	46,534	94.9	53,970	95.6	7,436	15.9
▪ Workers over age 16 who worked in Bellevue	20,090	40.9	21,634	38.3	1,544	7.7
▪ Workers over age 16 who worked elsewhere in King County	26,444	53.9	32,336	57.3	5,892	2.3
Workers over age 16 who worked outside of King County	2,502	5.1	2,504	4.4	2	0.0

The number of Bellevue residents who also work in Bellevue increased between 1990 and 2000, but declined as a percentage (from 41 percent to 38 percent). Part of this decline may be explained by the annexation of areas located further away from Bellevue's job centers during the 1990s.

Labor Force – Bellevue and the Region

The table below summarizes comparisons between Bellevue and other jurisdictions in the region regarding labor force.

Labor Force Residents of Bellevue and the Region 2000								
Subject	King County	BELLEVUE	Seattle	Redmond	Kirkland	Eastside Balance	Renton	Kent
% of population age 16 and over in the labor force	70.1	67.5	70.1	74.0	75.2	72.3	72.1	71.8
% of females over age 16 in the labor force	63.6	58.7	65.5	64.9	68.6	63.9	65.5	65.3
% of employed civilians in management or professional jobs	43.4	53.1	48.4	56.7	49.2	48.1	34.3	30.5

Bellevue has a smaller percent of overall population and females (over age 16) in the labor force than other large jurisdictions in King County. This may partially be due to overall demographic trends relating to the percentage of Bellevue residents over age 65, which is higher than in many other jurisdictions in the region.

In terms of work force composition, Bellevue (and eastside cities generally) have a higher percentage of the labor force in management, professional, and related occupations than do other cities in King County.

KEY FINDINGS

Labor Force

- The percentage of Bellevue residents older than age 16 in the work force declined between 1990 and 2000, and is lower than many other jurisdictions in the region.
- A large and increasing percentage of Bellevue's labor force is employed in management and professional occupations.

Potential Implications of Economic Characteristics for Bellevue

Bellevue has a very highly educated population. In addition, a high percentage of Bellevue residents in the workforce have managerial or professional occupations. These are important indicators of the desirability of Bellevue as a place to live, since these populations also tends to be very mobile, with much flexibility and choice regarding residential location.

The median household income figures show that median household incomes generally did not keeppace with inflation between 1989 and 1999. There are several factors influencing this trend. One factor is that average household sizes are smaller in Bellevue than they were in 1990, and in particular there was a significant increase in 1-person households between 1990 and 2000 (see Household and Age Characteristics chapter for more discussion). There was also a much higher percentage of the population who were senior citizens (age 65 or older) in 2000 than in 1990. Therefore, while Bellevue still has high household and family incomes relative to the county and region as a whole, the changing demographic profile of the community is impacting income patterns.

As will be discussed more in the Housing chapter, while median household incomes rose at a rate slightly below inflation, housing prices and costs in Bellevue rose at a rate higher than inflation between 1990 and 2000. This has implications for the total purchasing power of some Bellevue households, particularly those who have recently moved into their housing units (and are therefore likely to pay more of their incomes for housing).

While the percentage of families in poverty rose only slightly since 1990, this resulted in more than 1,300 additional city residents in poverty in 2000 than in 1990. More analysis is needed on whether pockets of poverty are growing within the community, and if there are long-term trends associated with this factor. An increase in the number of Bellevue individuals with incomes below poverty level has, and will have, an impact on provision of human services.